

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Alicia Jamie Matarazzo

Case No.: 19-15427
Judge: JNP

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 11/19/2021
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: RAL Initial Debtor: AJM Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 551.00 per Month to the Chapter 13 Trustee, starting on 12/01/2021 for approximately 28 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,000.00 (Paid)
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

1. M&T Bank (1st Mortgage)
2. US Department of Housing & Urban Development, c/o Novad Management Consulting, LLC (2nd Mortgage)
3. US Department of Housing and Urban Development (Post-Petition Partial Claim Note and Mortgage)

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 23,555.59 to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Dennis Condret	N/A	Tenant in Property owned by Debtor	Assumed	\$1,200.00/month
Gilbert Addeo/Samir Dona-Sosa/James Gabriel/Eddie Strocchia/Pasquale Strocchia	N/A	Tenant in Property owned by Debtor	Assumed	\$2,750.00/month

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Expenses
- 3) Secured Claims
- 4) Priority Claims; (5) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 5/24/2019.

Explain below **why** the plan is being modified:
Debtor participated in Covid-19 forbearance program. At conclusion of forbearance period, accumulated arrears were capitalized into a Partial Claim Note and Mortgage by US Department of Housing and Urban Development

Explain below **how** the plan is being modified:
Post petition Claim of US Department of Housing and Urban Development shall be paid outside of plan.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 11/19/2021



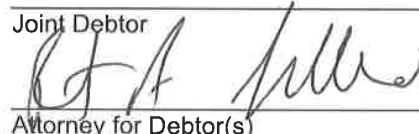
/s/ Alicia Jamie Matarazzo

Debtor

Date: _____

Joint Debtor

Date: 11/19/2021



Attorney for Debtor(s)

In re:
Alicia Jamie Matarazzo
Debtor

Case No. 19-15427-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Nov 22, 2021

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2021:

Recip ID	Recipient Name and Address
db	+ Alicia Jamie Matarazzo, 609 Brandywine Court, Linwood, NJ 08221-1370
cr	+ Nissan Motor Acceptance Corporation, POB 340514, Tampa, FL 33694-0514
518124858	American Express, Post Office Box 981535, El Paso, TX 79998-1535
518221367	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518124859	Apex Asset Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
518124860	Atlanticare Regional Medical Center, Post Office Box 786361, Philadelphia, PA 19178-6361
518124861	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Post Office Box 982234, El Paso, TX 79998-2234
518233698	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518186256	+ Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518124869	+ Children's Hospital of Philadelphia, 3401 Civic Center Boulevard, Philadelphia, PA 19104-4319
518124871	+ Children's Hspital of Philadelphia, 3401 Civic Center Boulevard, Philadelphia, PA 19104-4319
518124875	+ Department of Housing and, Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
518124877	Great Lakes - US Department of Education, PO Box 7860, Madison, WI 53707-7860
518124879	Marcus by Goldman Sachs, Goldman Sachs Bank USA, PO Box 45400, Salt Lake City, UT 84145-0400
518185330	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
518124880	Nissan Motor Acceptance Corp., PO Box 740596, Cincinnati, OH 45274-0596
518124881	+ Novad Management Consulting, LLC, 2401 W 23rd Street, Suite 1A1, Oklahoma City, OK 73107-2448
518124882	#+ Raymour & Flanigan, 1000 MacArthur Boulevard, Mahwah, NJ 07430-2035
518124883	Shore Medical Center, PO Box 42972, Philadelphia, PA 19101-2972
518124885	+ TD Bank, N.A. - Raymour & Flanagan, PO Box 731, Mahwah, NJ 07430-0731
518236584	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518260116	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 22 2021 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 22 2021 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518124864	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 22 2021 20:30:22	Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285
518173265	+ Email/PDF: ebn_ais@aisinfo.com	Nov 22 2021 20:30:30	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518186256	+ Email/Text: RASEBN@raslg.com	Nov 22 2021 20:32:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518124866	Email/Text: Harris@ebn.phinsolutions.com		

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Nov 22, 2021

Form ID: pdf901

Total Noticed: 39

		Nov 22 2021 20:32:00	Children's Hospital of Philadelphia, c/o Harris & Harris, Ltd, 111 West Jackson Boulevard, Suite 400, Chicago, IL 60604-4135
518124874	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2021 20:30:18	Citibank, PO Box 769004, San Antonio, TX 78245-9004
518124872	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2021 20:30:25	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
518242628	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2021 20:30:18	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518124876	Email/Text: mrdiscen@discover.com	Nov 22 2021 20:32:00	Discover Financial Services, Post Office Box 15316, Wilmington, DE 19850-5316
518136606	Email/Text: mrdiscen@discover.com	Nov 22 2021 20:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518124865	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 22 2021 20:30:13	Chase Bank, Post Office Box 15298, Wilmington, DE 19850-5298
518243893	Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2021 20:30:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518267592	Email/Text: camanagement@mtb.com	Nov 22 2021 20:32:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
518124878	Email/Text: camanagement@mtb.com	Nov 22 2021 20:32:00	M&T Bank, PO Box 1288, Buffalo, NY 14240-1288
518262172	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 22 2021 20:30:16	Portfolio Recovery Associates, LLC, c/o Banana Republic Visa, POB 41067, Norfolk VA 23541
518127994	+ Email/PDF: gecsed@recoverycorp.com	Nov 22 2021 20:30:13	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518124884	Email/PDF: gecsed@recoverycorp.com	Nov 22 2021 20:30:27	Synchrony Bank - Banana Republic, ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518124862	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Post Office Box 982235, El Paso, TX 79998-2235
518124863	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Post Office Box 982235, El Paso, TX 79998-2235
518124870	*+	Children's Hospital of Philadelphia, 3401 Civic Center Boulevard, Philadelphia, PA 19104-4319
518124867	*	Children's Hospital of Philadelphia, c/o Harris & Harris, Ltd, 111 West Jackson Boulevard, Suite 400, Chicago, IL 60604-4135
518124868	*	Children's Hospital of Philadelphia, c/o Harris & Harris, Ltd, 111 West Jackson Boulevard, Suite 400, Chicago, IL 60604-4135
518124873	*+	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Nov 22, 2021

Form ID: pdf901

Total Noticed: 39

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Phillip Andrew Raymond	on behalf of Creditor M&T BANK phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com
Robert A. Loefflad	on behalf of Debtor Alicia Jamie Matarazzo rloefflad@ffhlaw.com ghuie@ffhlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H. Clunn, III	on behalf of Trustee Isabel C. Balboa wclunn@standingtrustee.com

TOTAL: 8